



Proactive Service:

Services suited to your lifestyle needs. Our Proactive Service is most suited to clients with investment portfolios and/ or pension funds under our influence in excess of £100,000, who require an annual review.

Clients will typically be concerned about:

1. Their understanding of their present financial position and how to maximise all opportunities.
2. The structure of their existing investments and pensions.
3. The amount of risk they are taking.
4. Ensuring their investments and pensions are invested in the most tax efficient manner.
5. Aiming for more income and/or growth from their investments and pension fund.

Included in this service:

- An annual meeting with your adviser to revisit your financial strategy, complete a financial health check, and reaffirm your attitude to investment risk.
- Your portfolio will be reviewed every year. Where your consent has been given your portfolio will also be rebalanced every year as appropriate.
- Once a year, a cashflow analysis report will be provided as required, to ensure your needs and aspirations are on track.
- Where relevant to the plans we manage, we will assist you with your tax returns on request.
- We will provide advice in connection with the most tax efficient investments for your circumstances.
- Telephone and email access to your adviser and administration team.
- We aim to return phone calls and respond to e-mails within 48 hours.
- We will provide online access to your portfolio valuations where possible.
- We will assist with any paperwork you have received since the last review that confuses you.
- Periodic newsletters and relevant updates.

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Financial Services